07-19-06

IFW 3624

PTO/SB/21 (09-04) Approved for use through 07/31/2006. OMB 0651-0031 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE erwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. Application Number TRANSMITTAL Filing Date 12001 First Named Inventor taraki **FORM** Ahmed Art Unit **Examiner Name** Hani Laz ini (to be used for all correspondence after initial filing) **Attorney Docket Number** NIA Total Number of Pages in This Submission **ENCLOSURES** (Check all that apply) After Allowance Communication to TC Fee Transmittal Form Drawing(s) Appeal Communication to Board Licensing-related Papers of Appeals and Interferences Fee Attached Appeal Communication to TC X Petition (Appeal Notice, Brief, Reply Brief) Amendment/Reply Petition to Convert to a ΙX Proprietary Information **Provisional Application** After Final Power of Attorney, Revocation Status Letter Affidavits/declaration(s) Change of Correspondence Address Other Enclosure(s) (please Identify **Terminal Disclaimer** below): **Extension of Time Request** Request for Refund **Express Abandonment Request** CD, Number of CD(s) Information Disclosure Statement Landscape Table on CD Certified Copy of Priority Remarks Document(s) Reply to Missing Parts/ Incomplete Application Reply to Missing Parts under 37 CFR 1.52 or 1.53 SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT Firm Name Signature Printed name alala Reg. No. Date CERTIFICATE OF TRANSMISSION/MAILING I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below: Signature Date 2006 Typed or printed name

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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on July 18, 2006

Hiba Moussa Rayan

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

HARARA, MARWAN AHMED

Application No.: 09/839,838

Filed: April 23, 2001

For: METHOD AND MEANS FOR CONDUCTING CASHLESS FINANCIAL

TRANSACTIONS

Art Unit: 3624

Examiner: Hani Kazimi

SUPPLEMENTAL AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This second Supplemental Amendment and Response is in response to the second Notice of Non-Compliant Amendment (37 CFR 1.121) that was issued on June 29, 2006.

The second Notice of Non-Compliant Amendment of June 29, 2006, was issued in reply to Applicant's first Supplemental Amendment and Response of April 15, 2006.

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Application No. 09/839,838 Amendment Dated July 17, 2006 Reply to Final Office Action of September 13, 2005

Applicant's first Supplemental Amendment and Response of April 15, 2006, was in response to the first Notice of Non-Compliant Amendment (37 CFR 1.121) that was issued on March 24, 2006.

The first Notice of Non-Compliant Amendment (37 CFR 1.121) of March 24, 2006, was in reply to Applicant's Request for Continued Examination and Amendment and Response of December 21, 2005, to the Final Office Action mailed on September 13, 2005.

Please reconsider the application in light of the following revised amendments and remarks.

Amendments to the Specification begin on page 3 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 5 of this paper.

Remarks/Arguments begin on page 9 of this paper.